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[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Steven BECHHOFFER et al.
Serial No. : 09/680,923
Filing Date : October 6, 2000
For : SYSTEM AND METHOD FOR MANAGING RISK AND
OPPORTUNITY
Group Art Unit: : 3623
Examiner : Susanna M. Diaz

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

SIR:

In response to the Office Action dated December 30, 2003, Applicants hereby submit the following amendments and remarks.